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Insurance

Distribution

Directive And

Distribution

Mifid 2

Implementation

# **Insurance Directive And Distribution Mifid 2 Implementation**

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## Implementation **Insurance Distribution Directive And Mifid**

The IDD will be implemented by all EU Member States by 23 February, 2018.

Insurance Distribution Directive (IDD): the MiFID of insurance. 02. The IDD ushers in a number of changes versus the IMD

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## Insurance

including, but not limited to:

- Expanding the scope from agents and brokers by adding all sellers of insurance products, including insurance manufacturers that sell directly to customers and market participants who sell insurance on an ancillary basis (subject to the proportionality conditions).

## **Insurance**

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## **Distribution of insurance And**

This update explains the impact of our implementation of the re-cast Markets in Financial Instruments Directive (MiFID II) and Insurance Distribution Directive (IDD) on the basic advice regime. It also directs firms to further information which we have previously published on providing streamlined advice to

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consumers.

Directive And

**The basic advice**

**regime under MiFID**

**II & IDD | FCA**

The Insurance

Distribution Directive

(IDD) replaces the

Insurance Mediation

Directive (IMD). It aims

to enhance consumer

protection when buying

insurance – including

general insurance, life

insurance and

insurance-based

investment products

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(IBIPs) - and to support competition between insurance distributors by creating a level playing field.

## **Insurance Distribution Directive | FCA**

The Insurance Distribution Directive (IDD) is to insurance what MiFID is to investments. It repeals the directive on insurance mediation and regulates specific



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Distribution  
insurance-based  
investments, including  
inducements.

## Implementation **Inducements under the IDD (compared to MiFID) - KPMG ...**

The Insurance  
Distribution Directive  
(IDD), formerly known  
as the Insurance  
Mediation Directive  
was passed by the  
European Parliament  
and the European  
Council on 15  
December, 1 Following

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Distribution  
publication in the EU  
Official Journal early

## Mifid 2 **Insurance Distribution Directive passed and MiFID-2 ...**

IBIPs and the Insurance  
Distribution Directive  
(IDD) The IDD requires  
greater product  
governance by  
manufacturers and  
distributors, including  
identification of the  
target market, and  
disclosure to

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MiFID 2  
Implementation

customers of product features and costs and charges. For those familiar with MiFID II, this will ring bells.

## **IBIPs and the Insurance Distribution Directive (IDD) | FE**

...

Repealing and replacing the Insurance Mediation Directive (IMD), the IDD raises the level of minimum standards of insurance

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distribution in EU Member States and extends the scope of regulation to include insurers as well as insurance intermediaries. The IDD grants domestic regulators the opportunity to apply more stringent standards.

## **What the Insurance Distribution Directive means for firms**

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By Matthew Gregory (UK) on April 23, 2018  
Posted in Regulation and compliance, United Kingdom On 19 April 2018, the FCA published a new update on its website regarding the basic advice regime under MiFID II and the Insurance Distribution Directive (IDD). The update explains the impact of the FCA's implementation of MiFID II and the IDD.

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## **The basic advice regime under MiFID II & IDD | Financial Implementation**

The Insurance  
Distribution Directive  
will be introduced on 1  
October. It will apply to  
all firms that undertake  
insurance distribution  
activities, including in  
relation to insurance  
based ...

## **Insurance Distribution**

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## Insurance

### **Directive: ten things you need to know**

In addition to the changes to the regime governing investment services and activities, MiFID 2 will amend the Insurance Mediation Directive 2002/92/EC (IMD) through the addition of Customer Protection Provisions governing the distribution of “insurance-based investment products” (IBI Products).

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## **MiFID II and Insurance Products- Publications - Eversheds ...**

On 2 February 2016, the final text of the Insurance Distribution Directive ("IDD") was published in the Official Journal of the EU ("OJ"). The IDD entered into force on 22 February 2016 and Member States will need to comply with the new requirements by 23



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February 2018. The  
IDD introduces specific  
requirements for  
distributors of IBI  
products. These  
requirements, which  
are essentially changes  
driven by the Markets  
in Financial  
Instruments Directive II  
("MiFID II"), oblige  
insurance ...

## **MiFID II & IDD: The impact on insurance based investment ...**

The Insurance  
*Page 17/26*

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## Insurance

Distribution Directive (IDD) – previously known as the re-cast Insurance Mediation Directive (IMD-2) – is nearing completion in the EU legislative process, with an agreement between the Presidency, Parliament and Council of Ministers reached on 1 July. This concludes “trilogue” negotiations between the three bodies under the

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Distribution

**Insurance**

**Distribution And**

**Directive and**

**MiFID-2**

**Implementation**

The reform aims to make regulatory treatment of the distribution of insurance products more uniform to ensure an adequate level of customer protection across the EU. A key novelty of the IDD is that it imposes "MiFID-like" rules to the

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insurance sector.

Directive And

**Insurance**

**Distribution**

**Directive (IDD)**

**Implemented in ...**

MIFID Version per

December 1st 2018

The “MiFID” legislation

(also known as “Twin

Peaks”) and the “IDD”

legislation (pursuant to

the insurance

distribution directive)

impact the Belgian

insurance sector by

imposing conduct rules

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and organisational requirements on insurers and insurance intermediaries to better protect policyholders.

## **MIFID - Insurance from AIG in Belgium**

Similar to MiFID II (Markets in Financial Instruments Directive) which will entry into force at the beginning of 2018 and that will significantly influence the business models of

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banks, also insurance companies will have to profoundly change their business models—ranging from internal processes to remuneration—due to the entry into force of IDD (Insurance Distribution Directive).

## **IDD and MiFID II - regulatory requirements with major ...**

In addition, from 24 May to 21 June, the

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Commission has been seeking feedback on amendments to delegated acts under the Markets in Financial Instruments Directive (MiFID II) and the Insurance Distribution Directive to include ESG considerations into the advice that investment firms and insurance distributors offer to individual clients.

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## **legislative proposals on sustainable finance ...**

Record keeping:  
information about the  
firm and compensation  
information for MiFID  
business and insurance  
distribution COBS

6.1ZA.23 G 01/10/2018

2 Firms are reminded  
of the general record-  
keeping requirements  
SYSC 3.2 (for insurers  
and managing agents )  
and SYSC 9 (for other  
firms ) 3



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## **COBS 6.1ZA And Information about the firm and compensation ...**

The scope of the MiFID rules of conduct have, since May 2015 been extended to the insurance sector in Belgium (commonly known as the "AssurMiFID regime"). As a result, many of the IDD rules are at present, more or less already applicable to

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insurers and insurance  
intermediaries active in  
Belgium.

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